

Information to identify the case:

Debtor 1	Pierre F Fernandez	Social Security number or ITIN	xxx-xx-1495
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court District of New Jersey			
Case number: 15-12582-VFP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Pierre F Fernandez

2/7/17

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Pierre F Fernandez
 Debtor

Case No. 15-12582-VFP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3180W

Page 1 of 1
 Total Noticed: 19

Date Rcvd: Feb 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2017.

db	+Pierre F Fernandez, 164 Beechwood Ave, Bogota, NJ 07603-1631
aty	+Kivitz McKeever Lee, PC, Attn Kristina G. Murtha, Esq., Suite 5000 Mellon Independence Center, 701 Market Street, Philadelphia, PA 19106-1538
515349943	+Department Stores National Bank For Macys Branded, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
515329877	Eichenbaum & Stylianou, LLC, PO Box 914, Paramus, NJ 07653-0914
515329879	+Kivitz McKeever Lee, PC, 701 Market St, Philadelphia, PA 19106-1541
515329880	State of New Jersey, PO Box 245, Trenton, NJ 08602-0245

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Feb 07 2017 22:40:42 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Feb 07 2017 22:40:39 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
lm	EDI: BANKAMER.COM Feb 07 2017 22:19:00 Bank Of America, PO Box 5170, Simi Valley, CA 93062-5170
cr	+EDI: RMSC.COM Feb 07 2017 22:19:00 Synchrony Bank, c/o Recovery Mngt. Sys., 25 SE 2nd Ave., Ste. 1120, Miami, FL 33131-1605
515329872	+EDI: BANKAMER.COM Feb 07 2017 22:19:00 Bank of America, Attn: Correspondence Unit/CA6-919-02-41, Po Box 5170, Simi Valley, CA 93062-5170
515329873	+EDI: BANKAMER.COM Feb 07 2017 22:19:00 Bank of America, 1800 Tapo Canyon Rd, Simi Valley, CA 93063-6712
515580345	+EDI: BANKAMER.COM Feb 07 2017 22:19:00 Bank of America, N.A., Attn: Bankruptcy Department, P.O. Box 5170, Simi Valley, CA 93062-5170
515329874	EDI: DISCOVER.COM Feb 07 2017 22:18:00 Discover Bank, 5420 West 1730 South, Salt Lake City, UT 84104
515339728	EDI: DISCOVER.COM Feb 07 2017 22:18:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
515329875	+EDI: DISCOVER.COM Feb 07 2017 22:18:00 Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
515329876	+EDI: TSYS2.COM Feb 07 2017 22:18:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
515329878	+EDI: IRS.COM Feb 07 2017 22:19:00 Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
515356310	EDI: RMSC.COM Feb 07 2017 22:19:00 Synchrony Bank, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 09, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 7, 2017 at the address(es) listed below:

Denise E. Carlon	on behalf of Creditor	BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,
bkggroup@kmlawgroup.com		
Harvey I. Marcus	on behalf of Debtor Pierre F Fernandez	him@lawmarcus.com
Joshua I. Goldman	on behalf of Creditor	BANK OF AMERICA, N.A. jgoldman@kmlawgroup.com,
bkggroup@kmlawgroup.com		
Marie-Ann Greenberg	magecf@magtrustee.com	

TOTAL: 4